

Information to identify the case:

Debtor 1	Matthew D Dague	Social Security number or ITIN	xxx-xx-2366
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kerrie L Dague	Social Security number or ITIN	xxx-xx-9517
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-20396-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew D Dague

Kerrie L Dague
aka Kerrie Bischof

5/13/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Matthew D Dague
 Kerrie L Dague
 Debtors

Case No. 14-20396-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 59

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db/jdb
 cr +Matthew D Dague, Kerrie L Dague, 74 Locust Avenue, Charleroi, PA 15022-2538
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13787930 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 13787932 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13787937 +Chase Auto, 600 Community Drive, Manhasset, NY 11030-3802
 13787941 +Contl Auto Rec/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 13799539 +Ms. Alesa Dague, 9 Coyle Curtain Road, Charleroi, PA 15022-3334
 13787958 +National City Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8003
 13872706 +PNC Mortgage, 3232 Newmark dr, Miamisburg OH 45342-5433
 13787960 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13787961 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2019 02:40:50 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM May 14 2019 06:28:00 Capital One Auto Finance c/o Ascension Capital Gro,
 P.O. Box 201347, Arlington, TX 76006-1347
 cr +EDI: PRA.COM May 14 2019 06:28:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr EDI: RECOVERYCORP.COM May 14 2019 06:28:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13827346 +E-mail/Text: bncmail@w-legal.com May 14 2019 02:41:12 ALTAIR OH XIII, LLC,
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13787929 +EDI: GMACFS.COM May 14 2019 06:28:00 Ally Financial, 200 Renaissance Ctr.,
 Detroit, MI 48243-1300
 13791313 EDI: GMACFS.COM May 14 2019 06:28:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 13844076 EDI: BECKLEE.COM May 14 2019 06:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13787931 +EDI: AMEREXPR.COM May 14 2019 06:28:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 13787933 +EDI: TSYS2.COM May 14 2019 06:28:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 13830500 +E-mail/Text: bncmail@w-legal.com May 14 2019 02:41:12 CERASTES, LLC,
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13787935 +EDI: CAPITALONE.COM May 14 2019 06:28:00 Cap One, Pob 30281,
 Salt Lake City, UT 84130-0281
 13787934 +EDI: CAPITALONE.COM May 14 2019 06:28:00 Cap One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 13872444 +EDI: AIS.COM May 14 2019 06:28:00 Capital One Auto Finance c/o AIS,
 Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 13856068 EDI: BL-BECKET.COM May 14 2019 06:28:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13787936 +EDI: CHASE.COM May 14 2019 06:28:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
 13787938 +EDI: CITICORP.COM May 14 2019 06:28:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241
 13841925 +EDI: CITICORP.COM May 14 2019 06:28:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 13787939 +EDI: WFNNB.COM May 14 2019 06:28:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,
 Westerville, OH 43081-2873
 13787940 +EDI: WFNNB.COM May 14 2019 06:28:00 Comenity Bank/valctyfr, Po Box 182789,
 Columbus, OH 43218-2789
 13797099 +EDI: TSYS2.COM May 14 2019 06:28:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13787942 +EDI: TSYS2.COM May 14 2019 06:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 13787943 +EDI: GMACFS.COM May 14 2019 06:28:00 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
 13787944 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/amazon, Po Box 965015, Orlando, FL 32896-5015
 13787945 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/home Dsgn Floori, Po Box 981439,
 El Paso, TX 79998-1439
 13787946 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/jcp, Po Box 965007, Orlando, FL 32896-5007
 13787947 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/lowes, Po Box 965005, Orlando, FL 32896-5005
 13787948 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/paypal Smart Con, Po Box 965005,
 Orlando, FL 32896-5005
 13787949 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/sams, Po Box 965005, Orlando, FL 32896-5005
 13787950 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 13787951 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/sams Club Dc, Po Box 965005,
 Orlando, FL 32896-5005
 13787952 +EDI: RMSC.COM May 14 2019 06:28:00 Geocrb/walmart, Po Box 965024, Orlando, FL 32896-5024

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 59

Date Rcvd: May 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13787953 +EDI: PHINAMERI.COM May 14 2019 06:28:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145
13787955 +EDI: HFC.COM May 14 2019 06:28:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
13787954 +EDI: HFC.COM May 14 2019 06:28:00 Hsbc Bank, Po Box 30253,
Salt Lake City, UT 84130-0253
13787956 +E-mail/Text: bncnotices@becket-lee.com May 14 2019 02:40:35 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
13787957 +EDI: MERRICKBANK.COM May 14 2019 06:28:00 Merrick Bank, Po Box 9201,
Old Bethpage, NY 11804-9001
13787959 +E-mail/Text: electronicbkydocs@nelnet.net May 14 2019 02:41:10 Nelnnet Lns, Po Box 1649,
Denver, CO 80201-1649
14657530 EDI: PRA.COM May 14 2019 06:28:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
Norfolk, VA 23541
13851833 EDI: PRA.COM May 14 2019 06:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13830760 EDI: Q3G.COM May 14 2019 06:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
13808408 EDI: Q3G.COM May 14 2019 06:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13791264 EDI: RECOVERYCORP.COM May 14 2019 06:28:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13787962 +EDI: DRIV.COM May 14 2019 06:28:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
13787963 +EDI: SEARS.COM May 14 2019 06:28:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
13787964 +EDI: SEARS.COM May 14 2019 06:28:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
13787965 +EDI: CITICORP.COM May 14 2019 06:28:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
13787966 +EDI: WTRRN BANK.COM May 14 2019 06:28:00 Tnb - Target, Po Box 673,
Minneapolis, MN 55440-0673

TOTAL: 48

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank N.A.,
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14669746* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Matthew D Dague apattersonlaw@protonmail.com,
andrewmgross@aol.com; grossandpatterson@gmail.com; G2433@notify.cincompass.com
Alan R. Patterson, III on behalf of Joint Debtor Kerrie L Dague apattersonlaw@protonmail.com,
andrewmgross@aol.com; grossandpatterson@gmail.com; G2433@notify.cincompass.com
Andrew F Gornall on behalf of Creditor PNC Bank N.A., andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor PNC Bank N.A., bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpggh.com

TOTAL: 7